

PMC Loan No. 571356

after recording delivery to
Pulaski Mortgage Company
6000 Poplar Avenue, suite 200
Memphis, TN 38119
PHNA

**REAL PROPERTY AND MANUFACTURED HOME
LIMITED POWER OF ATTORNEY**

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me", residing at:

11793 Wren Drive
Street Address

Hernando, MS 38632 Desoto
City State Zip County "Present Address"

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

Used	1990	Brilliant Homes
New/Used	Year	Manufacturer's Name
28055	TRA-1385354AB	26x56
Model Name/Model No.	Manufacturer's Serial No.	Length/Width

permanently affixed to the real property located at 11793 Wren Drive,
Hernando, MS 38632 ("Property Address") and as more particularly
described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably
make, constitute, appoint and authorize with full powers of substitution, PULASKI
MORTGAGE COMPANY, ("Lender"), its successors, assigns or designees as my
agent and attorney-in-fact, in my name, place and stead in any way which I could do,
if I were personally present, with full power of substitution and delegation, (1) to
complete, execute and deliver, in my name or Lender's name, any and all forms,
certificates, assignments, designations, releases or other documentation as may be
necessary or proper to implement the terms and provisions of the Security Instrument
dated December 13, 2005, executed by me in favor of Lender, (2) to complete,
execute and deliver, in my name or in Lender's name, any and all forms, certificates
assignments, designations, releases or other documentation as may be necessary or
proper to make application for and obtain the certificate of title for the Manufactured
Home and to have Lender (or its designee) designated as lien holder on the certificate
of title for the Manufactured Home, (3) to complete, execute and deliver in my name

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or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loans/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without My signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that the time this Power of Attorney and my Security Instrument and any of the forms, certificates, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identification, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

WITNESS my hand and seal this 13th day of Dec., 2005.

Syble Lofton
Name of borrower Syble Lofton

13th day of Dec., 20 05.


Witness Scott Smith

Name of borrower

Witness Karen Onan

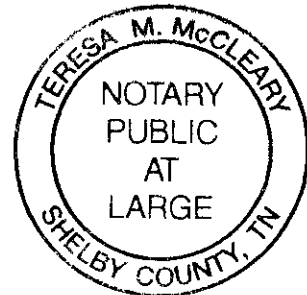
Tennessee
STATE OF ~~ARKANSAS~~)
Shelby) ss.:
COUNTY OF ~~PULASKI~~)

On the 13th day of Dec. in the year 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Syble Lofton, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Notary Signature

Teresa McCleary
Notary Printed Name

Notary Public; State of ~~Arkansas~~ Tennessee
 Qualified in the County of ~~Potaski~~ Shelby
 My commission expires: _____



Official Seal:

My Commission Expires Nov. 21, 2006

EXHIBIT A
PROPERTY DESCRIPTION

Lot 429 in Section A of Selta View Addition of Lake O'The Hills Subdivision, as shown on plat of said subdivision of record in Plat Book 4, Pages 22-23, in the Chancery Court Clerk's Office of Desoto County, Mississippi, to which recorded plat reference is made for a more particular description. Said lot being situated in Sectino 19, Township 3 South, Range 9 West.